

WESTERN ILLINOIS BANCSHARES, INC.

	CPP Disbursement Date 12/23/2008	RSSD (Holding Company) 3356632	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$373	\$385	3.2%		
Loans	\$202	\$216	7.3%		
Construction & development	\$12	\$9	-29.4%		
Closed-end 1-4 family residential	\$23	\$26	15.0%		
Home equity	\$3	\$2	-32.4%		
Credit card	\$0	\$0			
Other consumer	\$8	\$8	-1.8%		
Commercial & Industrial	\$23	\$34	45.1%		
Commercial real estate	\$42	\$42	0.4%		
Unused commitments	\$51	\$45	-12.0%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$88	\$94	6.6%		
Asset-backed securities	\$0	\$0			
Other securities	\$32	\$30	-5.0%		
Cash & balances due	\$7	\$5	-23.3%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$330	\$341	3.3%		
Deposits	\$278	\$284	2.0%		
Total other borrowings	\$50	\$55	10.4%		
FHLB advances	\$27	\$33	22.2%		
Equity					
Equity capital at quarter end	\$43	\$45	2.9%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$3	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	7.9%	8.2%	--		
Tier 1 risk based capital ratio	11.8%	12.2%	--		
Total risk based capital ratio	13.1%	13.4%	--		
Return on equity ¹	3.3%	7.8%	--		
Return on assets ¹	0.4%	0.9%	--		
Net interest margin ¹	3.3%	3.5%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	81.7%	55.3%	--		
Loss provision to net charge-offs (qtr)	240.6%	114.5%	--		
Net charge-offs to average loans and leases ¹	0.4%	2.3%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	20.5%	18.3%	0.0%	5.4%	--
Closed-end 1-4 family residential	1.3%	3.4%	0.0%	0.0%	--
Home equity	0.0%	1.9%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.4%	0.2%	0.1%	0.4%	--
Commercial & Industrial	2.7%	0.8%	0.0%	0.3%	--
Commercial real estate	0.6%	10.0%	0.4%	1.4%	--
Total loans	1.9%	3.3%	0.1%	0.6%	--